



Order Filed on October 17, 2019
by Clerk
U.S. Bankruptcy Court
District of New Jersey

Caption in Compliance with D.N.J. LBR 9004-2(c)
49734
Morton & Craig LLC
John R. Morton, Jr., Esq.
110 Marter Avenue
Suite 301
Moorestown, NJ 08057
856-866-0100
Attorney for Santander Consumer USA Inc.

In Re:

SUSAN CALLARI

Case No.: 19-11167

Adv. No.:

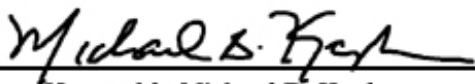
Hearing Date: 10-1-19

Judge: Michael B. Kaplan

**ORDER FOR MONTHLY PAYMENTS AND STAY RELIEF UNDER CERTAIN
CIRCUMSTANCES**

The relief set forth on the following pages, numbered two (2) is hereby **ORDERED**.

DATED: October 17, 2019


Honorable Michael B. Kaplan
United States Bankruptcy Judge

Susan Callari

19-11167(MBK)

Order Providing for Monthly Payments for Stay Relief under Certain Circumstances

Page 2

This matter having been brought on before this Court on motion for stay relief and co-debtor stay relief filed by John R. Morton, Jr., Esq., attorney for Santander Consumer USA Inc., with the appearance of Steven Abelson, Esq. on behalf of the debtor, and this order having been filed with the Court and served upon the debtor, her attorney and the non-filing co-debtor, Judith Callari under the seven day rule with no objections having been received as to the form or entry of the order, and for good cause shown;

IT IS ORDERED:

1. That Santander Consumer USA Inc. is the holder of a first purchase money security interest encumbering a 2013 Honda Odyssey bearing vehicle identification number 5FNRL5H69DB060287 (hereinafter the "vehicle").
2. **Curing Arrears:** At the hearing, the debtor was \$1831.96 in arrears to Santander. To cure arrears, the debtor shall make cure payments of \$811.64 a month for 6 consecutive months, beginning 10-15-19. In the event the debtor fails to make any payment for a period of 30 days after it falls due (being the 15th day of each month), Santander Consumer USA Inc. shall receive stay relief as to the debtor and non-filing co-debtor, Judith Callari to repossess and sell the vehicle by filing a certification of nonpayment and serving it upon the debtor, her attorney and the non-filing co-debtor.
3. After curing arrears, the debtor shall make all retail installment contract payments to Santander Consumer USA Inc. when due, being the 15th day of each month. In the event the debtor fails to make any payment for a period of 30 days after it falls due, Santander Consumer USA Inc. shall receive stay relief as to the debtor and non-filing co-debtor, Judith Callari to repossess and sell the vehicle by filing a certification of nonpayment and serving it upon the debtor, her attorney and the non-filing co-debtor.
4. The debtor shall maintain insurance on the vehicle in accordance with the terms of the retail installment contract. In the event of a lapse of insurance for any period of time without intervening coverage, Santander Consumer USA Inc. shall receive as to the debtor and non-filing co-debtor, Judith Callari to repossess and sell the vehicle by filing a certification of lapse of insurance and serving it upon the debtor, her attorney and the non-filing co-debtor.
5. The debtor shall pay to Santander Consumer USA Inc. through the plan, a counsel fee of \$431 which shall be paid by the trustee as an administrative priority expense.

Certificate of Notice Page 3 of 3
United States Bankruptcy Court
District of New Jersey

In re:
Susan Callari
Debtor

Case No. 19-11167-MBK
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-3

User: admin
Form ID: pdf903

Page 1 of 1
Total Noticed: 1

Date Rcvd: Oct 17, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 19, 2019.

db +Susan Callari, 86 Heights Terrace, Middletown, NJ 07748-3423

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
NONE. TOTAL: 0

***** BYPASSED RECIPIENTS *****

NONE. TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 19, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 17, 2019 at the address(es) listed below:

Albert Russo docs@russotrustee.com
Denise E. Carlon on behalf of Creditor PNC BANK, NATIONAL ASSOCIATION dcarlon@kmlawgroup.com,
bkgroup@kmlawgroup.com
John R. Morton, Jr. on behalf of Creditor Santander Consumer USA Inc. ecfmail@mortoncraig.com,
mortoncraigecf@gmail.com
Kevin Gordon McDonald on behalf of Creditor PNC BANK, NATIONAL ASSOCIATION
kmcDonald@kmlawgroup.com, bkgroup@kmlawgroup.com
Steven J. Abelson on behalf of Debtor Susan Callari sjaesq@atrbklaw.com,
atrbkl@gmail.com;r49787@notify.bestcase.com
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 6